

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

**IN THE MATTER OF:**

JILLIAN MIRANDA PHILLIPS,  
Debtor.

CHAPTER 13  
CASE NO. 15-49932-MAR  
JUDGE MARK A RANDON

**TRUSTEE'S SUPPLEMENTAL OBJECTIONS TO  
CONFIRMATION OF CHAPTER 13 PLAN**

**NOW COMES** the Chapter 13 Trustee, Krispen S. Carroll, and supplements her objections to confirmation of the Chapter 13 Plan in the above matter pursuant to E. D. Mich. LBR 3015-3(a) as follows:

1. Trustee objects to debtor's failure to account for auto installment payment and auto insurance on Schedule J.
2. Trustee objects to debtor's failure to provide all disposable income pursuant to 11 U.S.C. § 1325(b)(1), where based upon the pay stubs provided, it appears debtor has understated the income disclosed on Schedule I by \$686.00 per month (average). Trustee requires debtor to file an amended Schedule I and increase the best effort and plan payment accordingly.

**WHEREFORE**, the Chapter 13 Trustee prays this Honorable Court deny confirmation of the debtor's Chapter 13 Plan.

OFFICE OF THE CHAPTER 13 TRUSTEE-DETROIT  
Krispen S. Carroll, Chapter 13 Trustee

December 4, 2015

\_\_\_\_\_  
/s/ Margaret Conti Schmidt  
KRISPEN S. CARROLL (P49817)  
MARGARET CONTI SCHMIDT (P42945)  
MARIA GOTSIS (P67107)  
719 Griswold Street  
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**CERTIFICATE OF MAILING OF  
TRUSTEE'S SUPPLEMENTAL OBJECTIONS TO  
CONFIRMATION OF CHAPTER 13 PLAN**

I hereby certify that on the date indicated below, I electronically filed **TRUSTEE'S SUPPLEMENTAL OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN** with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

KOSTOPOULOS & ASSOCIATES  
THE FRESH START CENTER PLLC  
31201 CHICAGO ROAD SOUTH  
SUITE C-102  
WARREN, MI 48093-0000

and I hereby certify that I have mailed by United States Postal Service the above mentioned documents to the following non-ECF participants:

JILLIAN MIRANDA PHILLIPS  
20370 LEDGESTONE ST  
SOUTHFIELD, MI 48076-0000

December 4, 2015

\_\_\_\_\_  
/s/ Barbara A. Ecclestone  
Barbara A. Ecclestone  
For the Office of the Chapter 13 Trustee-Detroit  
719 Griswold Street  
Suite 1100  
Detroit, MI 48226  
(313) 962-5035  
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